

Working with SSA

When Returning to Work



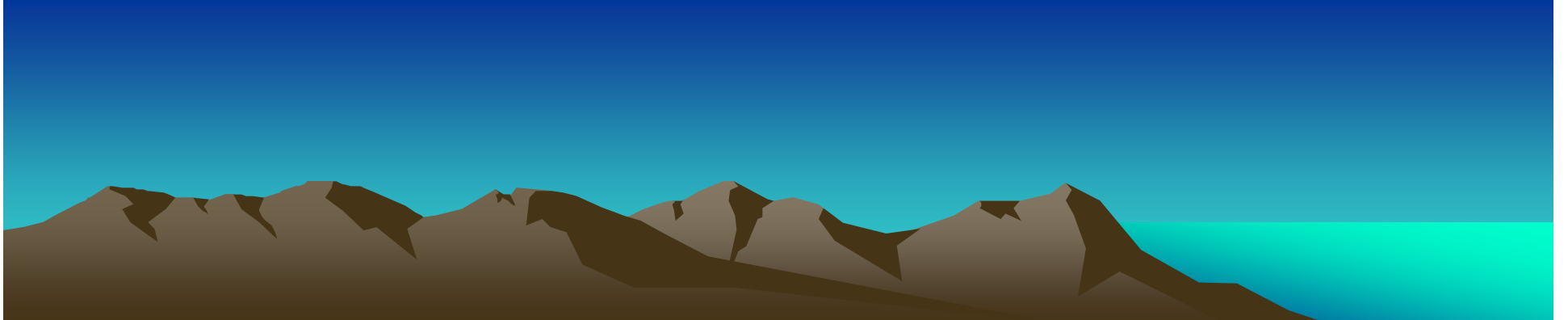
# “Unlocking the Mysteries of SSA”

OR



Why We Do What We Do

What You Can Do to Help Us  
Help You



# A few numbers -

- 53,800,000 beneficiaries on all programs
- 14,400,000 beneficiaries on SSA and SSI disability
- 34,300 employees in local offices and Teleservice Centers
- 30,100 employees in other components



# Structure of SSA

- Headquarters in Baltimore MD
- 10 Regional Offices
- 36 Teleservice Centers (TSC)
- 8 Program Service Centers (PSC)
- 1336 local field offices (FO)



# Field Office Staff Positions

- Manager
- Assistant Manager
- Management Support Specialist
- Technical Expert/ Work Incentives Liaison
- Claims Representative
- Service Representative



# How Work is Handled

- New Claims
  - Usually by appointment set by TSC or field office
  - Phone or in-office appointments
  - Can do claims on walk-in basis
- Post-eligibility reports of change
  - Phone call to TSC or field office
  - Mail or bring information to field office



# New Trends

- SSA's website – [www.socialsecurity.gov](http://www.socialsecurity.gov)
  - Internet applications for retirement and disability benefits
  - Internet disability report forms for medical information
  - General information, online copies of pamphlets
- Internet-based programs within SSA to improve the national database of information
- Paperless processing





# Exchanging Information with SSA

- Best time to contact us -
- TSC – early or late (open 7:00 AM – 7:00 PM, Monday through Friday)
- Field offices – most are open 9:00 AM – 4:00 PM, Monday through Friday
- TSC and field offices - avoid Mondays and first week of the month if possible



# Exchanging Information with SSA

- When calling –
- Leave name, social security number involved, and call back number at the beginning of the message
- Leave reason for call so SSA representative can research issue first
- Note name of SSA representative and date of contact



# Authorization to Release and Obtain Information

- Consent forms – SSA -3288 or equivalent for release of information to third party
- Verbal consent from beneficiary to speak with third party
- Power of attorney – generally not recognized by SSA
- Legal Representative – attorney or non-attorney – can receive information



# Social Security Disability

- A social insurance entitlement program paid from the Social Security Trust Fund
- SSA, SSD, SSDI, Title 2, T2
- Eligibility and benefit amount based on past earnings
- Proof of age, marriage, earnings, military service



# Supplemental Security Income Disability

- A needs-based program paid from general tax revenues
- SSI, Title 16, T16
- Eligibility and payment based on financial need
- Proof of income, resources, living arrangements, citizenship, residency



# SSA and SSI Disability

- Some applicants qualify for one program only, some for both
- Different non-medical requirements
- Same medical requirements
- Claims and post-eligibility changes usually processed by two different SSA representative specialists



# Review of Medical Eligibility

- Review occurs every 1, 3, or 7 years
- Applies to both SSA and SSI eligibility
- Review determines if there has been medical improvement since initial claim or last medical review
- May result in cessation of payments if beneficiary is found no longer medically disabled



# Reporting Work After Entitlement

- Important to report start or return to work as soon as possible
- Beneficiary responsibility to report changes
- Avoids overpayments
- Call, write or visit SSA – provide pay stubs





# Reporting Work After Entitlement

- Effective March 2005, a receipt must be provided by SSA to beneficiaries for reports of new work or monthly earnings
- New work should be reported immediately
- Monthly earnings should be reported by the 5<sup>th</sup> of the following month



# Substantial Gainful Activity (SGA)

## Definition of SGA:

The performance of significant physical and/or mental activities in work for pay or profit, or in work of a type generally performed for pay or profit, regardless of the legality of the work.



# Substantial Gainful Activity (SGA)

- “Substantial” amount in 2004 is \$810/month in countable earnings (\$1350/month for the blind)
- We compare the actual value of the duties performed, compared to an unimpaired person



# Substantial Gainful Activity (SGA)

- When evaluating SGA -from the gross wages, we subtract the value of –
  - Subsidy
  - Special considerations
  - Impairment-related work expenses (IRWE)
- Remaining amount is “countable earnings”
- We also evaluate if a short period of work is an “unsuccessful work attempt.”



# Impact of Earnings on SSDI Benefits

- 9 month Trial Work Period
- Reinstatement of benefits if earnings fall below SGA in 3 year period following the 9 month Trial Work Period
- Medicare continues at least 8 ½ years after work starts
- “Easy back on” – Expedited Reinstatement



# Impact of Earnings on SSI Payments

- Eligibility will not be ceased because of SGA
- Earnings count as income after consideration of exclusions
- Payments may stop because “countable” income exceeds SSI income limits
- Medicaid may continue indefinitely
- “Easy back on” – Expedited Reinstatement



# Levels of Appeal

- Initial decision
- Reconsideration
- Hearing – 9+ months
- Appeal – 18+ months
- U.S. District Court



# Appeals

- Must file appeal within 60 days of decision notice
- Do not need an attorney, although some have a representative at the hearing level





# Overpayments

- Occur when information on work or income is not reported timely by beneficiary or processed timely by SSA
- To avoid overpayments –
  - Ask about impact of earnings on payments due
  - Contact SSA if unsure if payment is due



# Overpayments

- Reconsideration of overpayment decision
  - Questioning the fact of the overpayment
- Waiver of the overpayment –
  - Agree to the fact of the overpayment
  - Request to not repay overpayment
    - without fault
    - inability to repay



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Social Security web site:  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

